

WHAT IS CLAIMED IS:

1. A method of electronically managing payment media capacity of a payment media handling apparatus, the method comprising:
 - receiving a request for a payment media operation;
 - automatically determining the possibility of performing the requested payment media operation by comparing information provided in the payment media operation request to information including determining the payment media in the payment media handling apparatus; and
 - performing a payment media action based on a result obtained from the automatic determination of the possibility of performing the requested payment media operation,wherein the payment media operation includes at least one of a payment media acceptance operation, a start fund operation, a payment media change dispensing operation, a payment media advance operation and a bank deposit operation,
 - wherein the request for a payment media operation is made by an entity including one of at least a till, a bank, a CIT operator and a supervisor.
2. The method of claim 1, wherein the request for the payment media operation is automatically provided by a controller in response to instructions stored on a machine-readable storage medium.
3. The method of claim 1, wherein the request for the payment media operation is provided by an operator.
4. The method of claim 1, wherein the payment media handling apparatus manages the payment media operation for one or more retail stores having one or more payment media originating sources.
5. The method of claim 1, wherein the step of performing a payment media action runs parallel to the performance of other payment media actions.
6. The method of claim 1, wherein the step of determining the possibility of performing the requested payment media operation includes at least a determination of a payment media capacity of the payment media handling apparatus.
7. The method of claim 6, wherein the determination of a payment media capacity of the payment media handling apparatus is performed using one of a physical measuring device and a payment media accounting technique.

8. The method of claim 7, wherein the physical measuring device comprises one or more of a weight measuring device and a payment media stack height measuring device.

9. The method of claim 1, wherein the payment media action comprises at least one of the payment media operation, an annunciation action, a payment media pickup request action, a payment media delivery request action, a payment media pickup redirect action and a payment media deposit redirect action.

10. The method of claim 9, wherein the annunciation action informs a supervisory entity in the retail store of the result obtained from the automatic determination of the possibility of performing the requested payment media operation.

11. The method of claim 9, wherein the payment media pickup request action and payment media delivery request action are provided to at least one of a banking entity or a cash-in-transit operator.

12. The method of claim 9, wherein the payment media pickup redirect action and the payment media deposit redirect action direct the operator to another cash handling apparatus to complete the payment media operation.

13. The method of claim 1, wherein the step of automatically determining the possibility of performing the requested payment media operation is performed based on at least one of a group of rules stored in a lookup table, instructions provided for a retail store, instructions provided by an entity other than a retail store, and instructions based on real time or substantially real time analysis of payment media activity information that is electronically obtained in a retail store during a predetermined period of time, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

14. The method of claim 13, wherein the group of rules includes a consideration of at least one of retailer type, retailer size, retailer location, the specific cash accepting device requesting the payment media action, time of day for the payment media action, calendar date for the payment media action, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and a retail store scheduled sales event.

15. The method of claim 13, wherein the payment media activity information comprises electronic point of sale (EPOS) data, payment media refund amount information, frequency and size of cash refunds processed within a predetermined period of time, dispensed payment media information or received payment media information from an automatic teller machine located in a retail store, a value, type and denomination of payment

media available to effect the particular payment media operation, and payment media pickup or delivery information scheduled by a cash-in-transit operator.

16. The method of claim 13, wherein the instructions provided by the entity other than a retail store are provided to a retail store via a communication network.

17. The method of claim 1, wherein the step of performing the payment media action requires no additional input from the operator other than the request for the payment media operation.

18. A machine-readable storage medium that provides instructions for electronically managing payment media capacity of a payment media handling apparatus, the instructions, when executed by a processor, cause the processor to perform operations comprising:

processing a request for a payment media operation;

automatically determining the possibility of performing the requested payment media operation by comparing information provided in the payment media operation request to information including determining the payment media in the payment media handling apparatus; and

performing a payment media action based on a result obtained from the automatic determination of the possibility of performing the requested payment media operation,

wherein the payment media operation includes at least one of a payment media acceptance operation, a start fund operation, a payment media change dispensing operation, a payment media advance operation and a bank deposit operation,

wherein the request for a payment media operation is made by an entity including one of at least a till, a bank, a CIT operator and a supervisor.

19. The machine-readable storage medium according to claim 18, wherein determining the possibility of performing the requested payment media operation includes at least a determination of a payment media capacity of the payment media handling apparatus.

20. The machine-readable storage medium according to claim 19, wherein the determination of a payment media capacity of the payment media handling apparatus is performed using one of a physical measuring device and a payment media accounting technique.

21. The machine-readable storage medium according to claim 18, wherein automatically determining the possibility of performing the requested payment media operation is performed based on at least one of a group of rules stored in a lookup table,

instructions provided for a retail store, instructions provided by an entity other than a retail store, and instructions based on real time or substantially real time analysis of payment media activity information that is electronically obtained in a retail store during a predetermined period of time, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

22. The machine-readable storage medium according to claim 21, wherein the group of rules includes a consideration of one or more of at least retailer type, retailer size, retailer location, the specific cash accepting device requesting the payment media action, time of day for the payment media action, calendar date for the payment media action, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and a retail store scheduled sales event.

23. The machine-readable storage medium according to claim 21, wherein the payment media activity information comprises electronic point of sale (EPOS) data, payment media refund amount information, frequency and size of cash refunds processed within a predetermined period of time, dispensed payment media information or received payment media information from an automatic teller machine located in a retail store, a value, type and denomination of payment media available to effect the particular payment media operation, and payment media pickup or delivery information scheduled by a cash-in-transit operator.

24. A system for electronically managing payment media capacity of a payment media handling apparatus, comprising a controller that:

processes a request for a payment media operation;

automatically determines the possibility of performing the requested payment media operation by comparing information provided in the payment media operation request to information including determining the payment media in the payment media handling apparatus; and

performs a payment media action based on a result obtained from the automatic determination of the possibility of performing the requested payment media operation,

wherein the payment media operation includes at least one of a payment media acceptance operation, a start fund operation, a payment media change dispensing operation, a payment media advance operation and a bank deposit operation,

wherein the request for a payment media operation is made by an entity including one of at least a till, a bank, a CIT operator and a supervisor.

25. The system according to claim 24, wherein determining the possibility of performing the requested payment media operation includes at least a determination of a payment media capacity of the payment media handling apparatus.

26. The system according to claim 25, wherein the determination of a payment media capacity of the payment media handling apparatus is performed using one of a physical measuring device and a payment media accounting technique.

27. The system according to claim 24, wherein automatically determining the possibility of performing the requested payment media operation is performed based on at least one of a group of rules stored in a lookup table, instructions provided for a retail store, instructions provided by an entity other than a retail store, and instructions based on real time or substantially real time analysis of payment media activity information that is electronically obtained in a retail store during a predetermined period of time, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

28. The system according to claim 27, wherein the group of rules includes a consideration of one or more of at least retailer type, retailer size, retailer location, the specific cash accepting device requesting the payment media action, time of day for the payment media action, calendar date for the payment media action, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and a retail store scheduled sales event.

29. The system according to claim 27, wherein the payment media activity information comprises electronic point of sale (EPOS) data, payment media refund amount information, frequency and size of cash refunds processed within a predetermined period of time, dispensed payment media information or received payment media information from an automatic teller machine located in a retail store, a value, type and denomination of payment media available to effect the particular payment media operation, and payment media pickup or delivery information scheduled by a cash-in-transit operator.

30. The system according to claim 24, further comprising the payment media handling apparatus having a user interface coupled to the controller.

31. The system according to claim 30, wherein the payment media handling apparatus comprises at least one of a payment media dispensing device, a payment media acceptance device, a payment media recycling device, a payment media deposit processing device and a payment media capacity determining device.

32. The system according to claim 30, wherein the payment media handling apparatus is electronically coupled to one or more of the payment media originating sources in the retail store through a communication network.

33. The system according to claim 30, wherein the payment media handling apparatus comprises at least one of a payment media counter, a payment media sorter, a payment media dispenser, a payment media acceptor, a payment media recycler, a payment media deposit assembler and a payment media capacity measuring device:

34. The system according to claim 31, wherein the payment media dispensing device, the payment media acceptance device, the payment media recycling device, the payment media deposit processing device and the payment media capacity measuring device are included in a single housing.

35. A method of electronically managing a payment media operation of a payment media handling apparatus, the method comprising:

automatically predicting the payment media operation based on timing information of events associated with an entity;

automatically determining the possibility of performing the predicted payment media operation based on information related to the predicted payment media operation including determining whether sufficient payment media and payment media capacity is available in at least the payment media handling apparatus to perform the respective payment media operation predicted; and

performing a payment media action based on a result obtained from the automatically determining step,

wherein the payment media operation includes at least one of a payment media acceptance operation, a start fund operation, a payment media change dispensing operation, a payment media advance operation and a bank deposit operation.

36. The method of claim 35, wherein the timing information comprises at least one of a staff shift change timing information, a retail store opening time, a retail store closing time and a payment media accepting device cashing up time, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

37. The method of claim 35, wherein the step of determining whether sufficient payment media is available in at least the payment media handling apparatus is performed using one of a physical measuring device in the payment media handling apparatus and a payment media accounting technique.

38. The method of claim 35, wherein the payment media action comprises at least one of the payment media operation, an annunciation action, a payment media pickup request action, a payment media delivery request action, a payment media pickup redirect action and a payment media deposit redirect action.

39. The method of claim 38, wherein the annunciation action informs a supervisory entity in the retail store of the result obtained from the automatic determination of the possibility of performing the requested payment media operation.

40. The method of claim 38, wherein the annunciation action alerts a supervisory entity in a retail store of a possible security event involving the payment media during and after the performance of the payment media operation, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

41. The method of claim 38, wherein the payment media handling apparatus is electronically coupled to one or more payment media originating sources in a retail store via a communication network, the annunciation action providing information about the payment media in transit for the payment media operation from the one or more payment media originating sources to the payment media handling apparatus, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

42. The method of claim 41, wherein the one or more payment media originating sources comprises one or more of at least a retail till, a retailer back office, a coin redemption device and a third party retail concession.

43. The method of claim 38, wherein the payment media pickup request action and the payment media delivery request action are provided to at least one of a banking entity and a cash-in-transit operator.

44. The method of claim 38, wherein the payment media pickup redirect action and the payment media deposit redirect action direct the operator to another payment media handling apparatus to complete the payment media operation.

45. The method of claim 35, wherein the automatically determining the possibility of performing the predicted payment media operation is based on at least one of a group of rules stored in a lookup table, instructions provided for a retail store, instructions provided by an entity other than a retail store, and instructions based on real time or substantially real time analysis of payment media activity information that is electronically obtained in a retail store during a predetermined period of time, wherein a retail store includes

one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

46. The method of claim 45, wherein the group of rules includes a consideration of at least one of retailer type, retailer size, retailer location, the specific payment media originating source requesting the payment media action, time of day for the payment media action, calendar date for the payment media action, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and retail store scheduled sales event.

47. The method of claim 45, wherein the payment media activity information comprises electronic point of sale (EPOS) data, payment media refund amount information, frequency and size of payment media refunds processed within a predetermined period of time, dispensed payment media information or received payment media information from an automatic teller machine located in a retail store, value and denomination of payment media stored in a retail store, and payment media pickup or delivery information scheduled by a cash-in-transit operator.

48. The method of claim 45, wherein the instructions provided by the entity other than a retail store are provided to a retail store via a communication network.

49. A machine-readable storage medium that provides instructions for electronically managing a payment media operation of a payment media handling apparatus, the instructions, when executed by a processor, cause the processor to perform operations comprising:

automatically predicting the payment media operation based on timing information of events associated with an entity;

automatically determining the possibility of performing the predicted payment media operation based on information related to the predicted payment media operation including determining whether sufficient payment media and payment media capacity is available in at least the payment media handling apparatus to perform the respective payment media operation predicted; and

performing a payment media action based on a result obtained from the automatically determining step,

wherein the payment media operation includes at least one of a payment media acceptance operation, a start fund operation, a payment media change dispensing operation, a payment media advance operation and a bank deposit operation.

50. The machine-readable storage medium according to claim 49, wherein the timing information comprises at least one of a staff shift change timing information, a retail store opening time, a retail store closing time and a payment media accepting device cashing up time, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

51. The machine-readable storage medium according to claim 49, wherein the automatically determining the possibility of performing the predicted payment media operation is based on at least one of a group of rules stored in a lookup table, instructions provided for a retail store, instructions provided by an entity other than a retail store, and instructions based on real time or substantially real time analysis of payment media activity information that is electronically obtained in a retail store during a predetermined period of time, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

52. The machine-readable storage medium according to claim 51, wherein the group of rules includes a consideration of at least one of retailer type, retailer size, retailer location, the specific payment media originating source requesting the payment media action, time of day for the payment media action, calendar date for the payment media action, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and retail store scheduled sales event.

53. The machine-readable storage medium according to claim 51, wherein the payment media activity information comprises electronic point of sale (EPOS) data, payment media refund amount information, frequency and size of payment media refunds processed within a predetermined period of time, dispensed payment media information or received payment media information from an automatic teller machine located in a retail store, a value, media type and a denomination split of the payment media stored in a retail store, and payment media pickup or delivery information scheduled by a cash-in-transit operator.

54. A system for electronically managing a payment media operation of a payment media handling apparatus, comprising a controller that:

automatically predicts the payment media operation based on timing information of events associated with an entity;

automatically determines the possibility of performing the predicted payment media operation based on information related to the predicted payment media operation

including determining whether sufficient payment media and payment media capacity is available in at least the payment media handling apparatus to perform the respective payment media operation predicted; and

performs a payment media action based on a result obtained from the automatically determining step,

wherein the payment media operation includes at least one of a payment media acceptance operation, a start fund operation, a payment media change dispensing operation, a payment media advance operation and a bank deposit operation.

55. The system according to claim 54, wherein the timing information comprises at least one of a staff shift change timing information, a retail store opening time, a retail store closing time and a cash accepting device cashing up time, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

56. The system according to claim 54, wherein the automatically determining the possibility of performing the predicted payment media operation is based on at least one of a group of rules stored in a lookup table, instructions provided for a retail store, instructions provided by an entity other than a retail store, and instructions based on real time or substantially real time analysis of payment media activity information that is electronically obtained in a retail store during a predetermined period of time, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

57. The system according to claim 56, wherein the group of rules includes a consideration of at least one of retailer type, retailer size, retailer location, the specific payment media originating source requesting the payment media action, time of day for the payment media action, calendar date for the payment media action, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and a retail store scheduled sales event.

58. The system according to claim 56, wherein the payment media activity information comprises electronic point of sale (EPOS) data, payment media refund amount information, frequency and size of payment media refunds processed within a predetermined period of time, dispensed payment media information or received payment media information from an automatic teller machine located in a retail store, value and denomination of payment media stored in a retail store, and payment media pickup or delivery information scheduled by a cash-in-transit operator.

59. The system according to claim 54, further comprising the payment media handling apparatus having a user interface coupled to the controller.

60. The system according to claim 59, wherein the payment media handling apparatus comprises at least one of a payment media dispensing device, a payment media acceptance device, a payment media recycling device, a payment media deposit processing device, a payment media capacity determining device and a retail store timing event device.

61. The system according to claim 59, wherein the payment media handling apparatus is electronically coupled to one or more of the payment media originating sources in a retail store through a communication network, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

62. The system of claim 61, wherein the one or more payment media originating sources comprises one or more of at least a retail till, a retailer back office, a coin redemption device and a third party retail concession.

63. The system according to claim 59, wherein the payment media handling apparatus comprises at least one of a payment media counter, a payment media sorter, a payment media dispenser, a payment media acceptor, a payment media recycler, a payment media deposit assembler, a payment media capacity measuring device and a retail store timing event device.

64. The system according to claim 60, wherein the payment media dispensing device, the payment media acceptance device, the payment media recycling device, the payment media deposit processing device, the payment media capacity measuring device and a retail store timing event device are included in a single housing.